## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

	)
In re:	)
James D. Roach,	) Case No. 10-41430-659
Debtor.	) Chapter 13
	)
Bank of America, N.A.,	)
Creditor	)
v.	)
James D. Roach,	)
Debtor.	)

## **DEBTOR'S RESPONSE TO MOTION FOR RELIEF FROM AUTOMATIC STAY**

COMES NOW Debtor, James D. Roach, by and through the attorneys of record, *The Bankruptcy Company*, and in Response to the Motion for Relief from Automatic Stay filed by *Bank of America*, *N.A.*, states as follows:

- 1. Debtor admits the allegations contained in paragraph number 1 of the Motion.
- 2. Debtor admits the allegations contained in paragraph number 2 of the Motion.
- 3. Debtor admits the allegations contained in paragraph number 3 of the Motion.
- 4. Debtor is unable to admit or deny the allegations contained in paragraph 4 and therefore denies such allegations.
- 5. Debtor is unable to admit or deny the allegations contained in paragraph 5 and therefore denies such allegations.
- 6. Debtor is unable to admit or deny the allegations contained in paragraph 6 and therefore denies such allegations.
- 7. Debtor is unable to admit or deny the allegations contained in paragraph 7 and therefore denies such allegations.
- 8. Debtor denies the allegations contained in paragraph number 8 of the Motion.
- 9. Debtor is unable to admit or deny the allegations contained in paragraph 9 and

therefore denies such allegations.

- 10. Debtor denies the allegations contained in paragraph number 10 of the Motion.
- 11. Debtor is unable to admit or deny the allegations contained in paragraph 11 and therefore denies such allegations.
- 12. Debtor is unable to admit or deny the allegations contained in paragraph 12 and therefore denies such allegations.
- 13. Debtor is unable to admit or deny the allegations contained in paragraph 13 and therefore denies such allegations.
- 14. Debtor is unable to admit or deny the allegations contained in paragraph 14 and therefore denies such allegations.
- 15. For further answer, Debtor will provide the full cure prior to the hearing date assigned to this matter, or in the alternative requests to enter into a 6 month stipulation agreement to cure said delinquency.

WHEREFORE Debtor prays this Court enters its order denying the Motion; and for such other relief as may be just and proper.

Respectfully Submitted, THE BANKRUPTCY COMPANY

#### /s/ David N. Gunn

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### CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing was mailed on this 22nd day of May, 2015 to the following:

/s/ Jennifer Haven
Jennifer Haven, Paralegal

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James D. Roach 208 Charlotte St. Gray Summit, MO 63039 Chapter 13 Trustee

Counsel for Creditor

Debtor